

EXHIBIT C



January 28, 2022

Via Overnight Mail and Email ([REDACTED].com)

TX Direct, LLC dba ePaymentAmerica

Attn: Christopher S. Reckert, CEO

6026 Stage Road

Bartlett, TN 38134

Re: Notice of Non-Renewal for the Merchant Program Processing Agreement between TX Direct LLC (TX Direct), First Data Merchant Services LLC (FDMS) and Wells Fargo Bank, N.A. (Bank), dated February 28, 2007, and all amendments and renewals thereto (together the Agreement).

Dear Mr. Reckert,

This letter is to provide TX Direct with notice under Section 10.1 of the parties' Merchant Program Processing Agreement dated February 28, 2007, that FDMS has opted not to renew that Agreement. As a result, the Agreement will expire on April 30, 2022. TX Direct has exhibited limitations regarding its' ability to perform its' obligations and requirements as defined within the Agreement and our Program Standards, all of which are necessary to properly maintain and diligence a wholesale ISO portfolio. This has made the extension of the Agreement's term untenable. As a reminder, even with the expiration of the Agreement's term, TX Direct has certain obligations it must continue to perform regarding its portfolio, and we trust that TX Direct will continue to perform them.

FDMS has not come to this decision lightly. And, while FDMS has chosen not to extend the term of the Agreement, FDMS is not foreclosing the possibility of continuing its relationship with TX Direct in another form. We are willing to discuss those terms when TX Direct is ready to do so.

This letter is being sent without waiver of any rights FDMS may have under the Agreement.

Very truly yours,

Greg Hansen/s/

Greg Hansen

VP, ISO Solutions

[REDACTED].com

cc: Jason Williams, SVP, ISO Solutions
Denise Sumner, Relationship Manager, ISO Solutions
Jill E. Dokson, VP, Associate General Counsel

Chris Phillips, Esq. (Via Email Only - [REDACTED].com)